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IN THE CLAIMS:

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17. (New) An electronic purse for processing electronic money information stored in an IC card, comprising:

an IC card reading and writing unit to read or write information from or into said IC card;

an operation control unit to process electronic money information read out by said IC card reading and writing unit;

a transmission unit to transmit said electronic money information read out by said IC card reading and writing unit to an external device;

a lump sum transmission instruction module to allow a user to input instructions to transmit in a lump, all the electronic money information stored in said IC card; and

a lump sum transmission instruction detecting unit to detect an operation of said lump sum transmission instruction module,

wherein, when said lump sum transmission instruction detecting unit detects said operation of said lump sum transmission instruction module, said operation control unit controls so that all the electronic money information stored in said IC card is transmitted, in a lump, to said external device via said transmission unit.

18. (New) An electronic purse for processing electronic money information stored in an IC card, comprising: an IC card reading and writing unit to read or write information from or into said IC card:

an operation control unit to process electronic money information read out by said IC card reading and writing unit;

a receiving unit to receive said electronic money information transmitted from an external device;

a lump sum drawing instruction module to allow a user to input instructions to draw, in a lump, all the said electronic money information which is receivable from said external device; and

a lump sum drawing instruction detecting unit to detect an operation of said lump sum drawing instruction module,

wherein, when said lump sum drawing instruction detecting unit detects said operation of said lump sum drawing instruction module, said operation control unit controls so that all the electronic money information that is receivable from said external device is drawn in a lump to be stored in said IC card by said IC card reading and writing unit.

- 19. (New) An electronic purse according to claim 17, further comprising a display unit to display a sum of said electronic money information.
- 20. (New) An electronic purse according to claim 18, further comprising a display unit to display a sum of said electronic money information.

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- 21. (New) An electronic purse according to claim 19, further comprising a money amount input unit to allow a user to input a transaction amount of said electronic money information.
- 22. (New) An electronic purse according to claim 20, further comprising a money amount input unit to allow a user to input a transaction amount of said electronic money information.
- 23. (New) An electronic purse according to claim 17, wherein said external device is in a bank teller machine.
- 24. (New) An electronic purse according to claim 18, wherein said external device is a bank teller machine and said electronic money information that is receivable from said external device is information concerning the balance of a bank account.
- 25. (New) An electronic purse according to claim 18, further comprising a display unit for displaying an amount of said electronic money information, wherein said operation control unit receives said electronic money information which is receivable from said external device through said receiving unit, to cause said display unit to display an amount of the received electronic money information, when said lump sum drawing instruction detection unit detected that said lump sum drawing instruction unit had been operated, and

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causes said IC card reading and writing unit to store the received money information in said IC card, when said lump sum drawing instruction input detecting unit detected that said lump sum drawing instruction input unit had again been operated.

- 26. (New) An electronic purse according to claim 25, wherein said external device is a bank teller machine, and said electronic money information that is receivable from said external device is information concerning the balance of a bank account.
- 27. (New) An electronic purse for processing electronic money information stored in an IC card, comprising:

an IC card reading and writing unit which reads or writes information from or into said IC card;

a processor which processes electronic money information read out by said IC card reading and writing unit;

a transmission unit which transmits said electronic money information read out by said IC card reading and writing unit to an external device; and

a lump sun transmission instruction module which directs lump sum transmission of all the electronic money information stored in said IC card,

wherein when said processor detects an operation of said lump sum transmission instruction module, said processor performs to control processing so that all the electronic money information stored in said IC card is transmitted in a lump to said external device via said transmission unit.

- 28. (New) An electronic purse according to claim 17, said lump sum transmission instruction module being a discrete module dedicated solely to invoke lump sum transmission operations.
- 29. (New) An electronic purse for processing electronic money information stored in an IC card, comprising:

IC card reading and writing means for reading or writing information from or into said IC card;

operation control means for processing electronic money information read out by said IC card reading and writing means;

transmission means for transmitting said electronic money information read out by said IC card reading and writing means to an external device;

lump sum transmission instruction means for allowing a user to input instructions to transmit, in a lump, all the electronic money information stored in said IC card; and

lump sum transmission instruction detecting means for detecting an operation of said lump sum transmission instruction module,

wherein when said lump sum transmission instruction detecting means detects said operation of said lump sum transmission instruction module, said operation control means controls so that all the electronic money information stored in said IC card is transmitted, in a lump, to said external device via said transmission means.

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- 30. (New) An electronic purse according to claim 29, said lump sum transmission instruction means including a lump sum transmission instruction module being a discrete module dedicated solely to invoke lump sum transmission operations.
- 31. (New) An electronic purse for processing electronic money information stored in an IC card, comprising:

an IC card reading and writing unit to read or write information from or into said IC card;

an operation control unit to process electronic money information read out by said IC card reading and writing unit;

a transmission unit to transmit said electronic money information read out by said IC card reading and writing unit to an external device;

a lump sum transmission instruction module to allow a user to input instructions to transmit in a lump a predetermined amount of said electronic money information stored in said IC card; and

a lump sum transmission instruction detecting unit to detect an operation of said lump sum transmission instruction module,

wherein, when said lump sum transmission instruction detecting unit detects said operation of said lump sum transmission instruction module, said operation control unit controls so that the predetermined amount of said electronic money information stored in said IC card is transmitted in a lump to said external device via said transmission unit without a further operation for inputting a value showing an amount to be transmitted in a lump.

32. (New) An electronic purse for processing electronic money information stored in an IC card, comprising:

an IC card reading and writing unit to read or write information from or into

an operation control unit to process electronic money information read out by said IC card reading and writing unit;

a receiving unit to receive said electronic money information transmitted from an external device;

a lump sum drawing instruction module to allow a user to input instructions to draw, in a lump, a predetermined amount of said electronic money information which is receivable from said external device; and

a lump sum drawing instruction detecting unit to detect an operation of said lump sum drawing instruction module,

wherein, when said lump sum drawing instruction detecting unit detects said operation of said lump sum drawing instruction module, said operation control unit controls so that the predetermined amount of said electronic money information is drawn from said external device in a lump by said IC card reading and writing unit without a further operation for inputting an amount to be drawn in a lump.

33. (New) An electronic purse for processing electronic money information stored in an IC card, comprising:

an IC card reading and writing unit to read or write information from or into said IC card;

an operation control unit to process electronic money information read out by said IC card reading and writing unit;

a transmission unit to transmit said electronic money information read out by said IC card reading and writing unit to an external device;

a lump sum transmission instruction button to allow a user to input instructions to transmit, in a lump, an amount of said electronic money information indicated by said external device: and

a lump sum transmission instruction detecting unit to detect an operation of said lump sum transmission instruction button.

wherein when said lump sum transmission instruction detecting unit detects said operation of said lump sum transmission instruction button, said operation control unit controls so that said amount of said electronic money information indicated by said external device is transmitted, in a lump, from said IC card to said external device via said transmission unit.

34. (New) An electronic purse for processing electronic money information stored in an IC card, comprising:

an IC card reading and writing unit to read or write information from or into said IC card;

an operation control unit to process electronic money information read out by said IC card reading and writing unit;

a receiving unit to receive said electronic money information transmitted from an external device;

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a lump sum drawing instruction button to allow a user to input instructions to draw, in a lump, an amount of said electronic money information indicated by said external device; and

a lump sum drawing instruction detecting unit to detect an operation of said lump sum drawing instruction button,

wherein, when said lump sum drawing instruction detecting unit detects said operation of said lump sum drawing instruction button, said operation control unit controls so that said amount of said electronic money information indicated by said external device is drawn in a lump to be stored in said IC card by said IC card reading and writing unit.

- 35. (New) An electronic purse according to claim 33, further comprising a display unit to display á sum of said-electronic money information.
- 36. (New) An electronic purse according to claim 34, further comprising a display unit to display a sum of said electronic money information.
- 37. (New) An electronic purse according to claim 35, further comprising a money amount input unit to allow a user to input a transaction amount of said electronic money information.
- 38. (New) An electronic purse according to claim 36, further comprising a money amount input unit to allow a user to input a transaction amount of said electronic money information.

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- 39. (New) An electronic purse according to claim 33, wherein said external device is in a bank teller machine.
- 40. (New) An electronic purse according to claim 34, wherein said external device is a bank teller machine and said electronic money information that is receivable from said external device is information concerning the balance of a bank account.
- 41. (New) An electronic purse according to claim 34, further comprising a display unit for displaying an amount of said electronic money information, wherein

said operation control unit receives said electronic money information whose amount is indicated by said external device through said receiving unit, to cause said display unit to display an amount of the received electronic money information, when said lump sum drawing instruction detection unit detected that said lump sum drawing instruction unit had been operated, and

causes said IC card reading and writing unit to store the received money information in said IC card, when said lump sum drawing instruction input detecting unit detected that said lump sum drawing instruction input unit had again been operated.

42. (New) An electronic purse according to claim 41, wherein said external device is a bank teller machine, and said electronic money information that is receivable from said external device is information concerning the balance of a bank account.

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43. (New) An electronic purse for processing electronic money information stored in an IC card, comprising:

an IC card reading and writing unit which reads or writes information from or into said IC card:

a processor which processes electronic money information read out by said IC card reading and writing unit;

a transmission unit which transmits said electronic money information read out by said IC card reading and writing unit to an external device; and

a lump sun transmission instruction button which directs lump sum transmission of an amount of said electronic money information indicated by said external device,

wherein when said processor detects an operation of said lump sum transmission instruction button, said processor performs to control processing so that said amount of said electronic money information indicated by said external device is transmitted, in a lump, from said IC card to said external device via said transmission unit.

- 44. (New) An electronic purse according to claim 33, said lump sum transmission instruction button being a discrete button dedicated solely to invoke lump sum transmission operations.
- 45. (New) An electronic purse for processing electronic money information stored in an IC card, comprising:

IC card reading and writing means for reading or writing information from or into said IC card;

operation control means for processing electronic money information read out by said IC card reading and writing means;

transmission means for transmitting said electronic money information read out by said IC card reading and writing means to an external device;

lump sum transmission instruction means for allowing a user to input instructions to transmit, in a lump, an amount of said electronic money information indicated by said external device; and

lump sum transmission instruction detecting means for detecting an operation of said lump sum transmission instruction button,

wherein, when said lump sum transmission instruction detecting means detects said operation of said lump sum transmission instruction button, said operation control means controls so that an amount of said electronic money information indicated by said external device is transmitted, in a lump, from said IC card to said external device via said transmission means.

46. (New) An electronic purse according to claim 45, said lump sum transmission instruction means including a lump sum transmission instruction button being a discrete button dedicated solely to invoke lump sum transmission operations.